

How to get the most from your bank

By Ken Layne



Ken Layne

Banks offer a number of services that help especially during this busy season. If you have a bank credit card, you can put all of your purchases on one charge account. You can also use the card to obtain cash from the bank for shopping in stores that do not accept credit cards. When your statement comes, you will have a complete list of how much you spent for Christmas. While interest is charged from the day you receive a cash advance, you have 25 days from the date your statement is printed before finance charges are applied to merchandise purchased. If you don't want to pay the

full amount due, you can make a minimum payment and pay the rest in coming months.

Many banks offer reserve accounts that allow you to write a check for more money than you actually have in your checking account. With this service the extra funds are automatically transferred into your checking account, and you can repay the loan, with finance charges added, either in one payment or spread out over several months.

If you plan to use credit in your Christmas shopping, think about how you will make the payments before you make the purchase. Keep a list of expen-

ditures charged to your credit card so that you won't go over the credit limit the bank has extended to you or extend your credit too far.

Many banks now have automated teller machines which you can use day or night. These are convenient for withdrawing cash to help with your shopping, for transferring money from one account to the other or for finding out account balance information. Some automated teller machines allow you to make payments to your credit card account or to your reserve funds account.

If you want to give someone cash as a Christmas gift, most banks will be glad to exchange your wrinkled bills for new clean bills.

Also, if you find yourself short of money this Christmas and would like to avoid the same problem next year, you can set up a savings account with your bank and put aside some money all during the year so that next year you won't find yourself caught in the same situation.

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Spectacles: A Closer Look

Cancer Treatments: Hope Abounds

By Ada M. Fisher

son with cancer. (Understanding this, the high cost of health care can be appreciated.)

There are alternative therapies some of which still remain controversial and most of which need investigation. Vitamins C, E and A are being studied for their possible benefits to cancer patients. Laetril has its supporters but few of prominence in oncology have seen any data to substantiate its benefit. Home remedies, brews, and magic potions are taken by many but there is no proof that they work. Much of the therapy used with cancer patients is still experimental or investigational. Though none of us wants to feel that we are "guinea pigs" or wants to be a subject for human experimentation; unfortunately, the only way we'll ever find a cure for cancer, is to get more people with the disease to participate in research trials with the new drugs and therapies. Science demands disciplined, methodical, and reproducible results for a study to be held valid. The people with the most experience and skill in handling

cancer patients are hematologists and oncologists.

It is most important that the psychological perspective of the person with cancer not be underestimated. Many physicians can recount experiences where two people with the same type and stage of cancer have responded differently to the same modes of therapy. The will to live is an undeterminable factor in survival with cancer. Positive thinking can have some benefit. Groups such as "Reach to Recovery" and other self help groups of cancer victims try to get patients to "make today count" by standing up to their disease and society. Too many cancer patients hide the fact of their disease from family, friends, and society. Too many with cancer, by denying its existence or covering up their disease, have failed to help others with cancer seek help early. The courage of First Lady Betty Ford, UN Ambassador Shirley Temple Black, Chef Julia Child, and Marvella Bayh should have inspired other women to do breast self exams and go for routine breast exams for

their doctor. Modesty has no place when one's life is threatened. Be open and honest with your doctor if you think you have cancer, or other concerns.

As a primary care physician, I feel it is in the best interest of cancer patients to treat them in conjunction with the oncologist. I also believe every patient deserves the best possible treatment which can be coordinated through one of the ten regional cancer centers in the U.S. such as ours here at Duke or Chapel Hill.

It is not preordained that if you have cancer you must die or suffer. Forget the horror stories you have heard. Medical care has some treatments which work, can do much to relieve pain and suffering, and can help us toward a more healthful life. If you have a persistent or nagging cough which has lasted more than a few weeks, a lump which persists, show a dramatic weight loss, a change in stool or bowel habits, unexplained bleeding, a change in a mole, sores which are slow to heal or will not heal, unexplained bruising, are sexually active (especially with more than one partner), or have any other persistent complaints, or abnormal findings, treat yourself right with a check-up.

Black people, wake-up! You deserve better than you have gotten. The one who can best help you is you. Our health statistics are atrocious. Some of it reflects our unwillingness to seek medical care or our waiting until we are in such poor shape before we seek help. Our lifestyles need re-examining if we are to stay healthy and we need to have periodic check-ups to remain healthy.

With Christmas only a short time away, the shops and department stores are fully decorated in the holiday tradition, and shoppers fill the aisles with bustling activity. Christmas is truly the season to be jolly, but also the time of year to be a wise shopper. Experts give shoppers these hints.

- Plan your purchases; think about what you want to buy before you go to the store. Leisurely browsing in stores and attractive displays may induce you to buy something you realize later you really didn't want. Also, even though you may be rushed and the stores are crowded, try to compare prices at the different stores.

- Shop early. You can avoid huge crowds, busy salesclerks, and possibly find bargains you might overlook in the last minute rush.

No field in medicine is as exciting or as rapidly changing as Oncology (Cancer Medicine). The prognosis for the disease varies with the type of cancer one has. Ten years ago when I started medical school, there was no talk of known cures for any cancers. Instead, one spoke of survival rates — how many were alive after one year, two years, five years, ten years, et cetera. Today, we not only talk of a cure for some cancers, but we can point to improved survival rates for most forms of cancer. We're not talking about existing, but people living to enjoy meaningful, fulfilling lives.

Research into new therapeutic modalities has been fruitful and statistics show improved outcomes for many with cancer. Radiation therapy has become more refined with the addition of neutron radiation, radiation during surgery, and radioactive labeled isotopes which can be tagged to attack the tumor specific. Though it is true that in destroying the "bad cells," it hits some of the good ones, more and more we see it surpass our expectations. One may get a bit nauseated and lose one's hair with chemotherapy; but for a second chance at life, many find that it is worth the risk and discomfort. Immunotherapy is the newest subdivision of treatment. It involves stimulating one's own body's natural defense system to fight malignancies (serious cancers). One bit of excitement here is a substance called Interferon which is a natural protein used by the body to fight off some forms of cancer. Unfortunately it costs more than \$50,000 to produce enough Interferon to treat one per-

Africa News

(Continued from Page 13)

that is the standard in most Western countries. In Kenya, for example, which has a relatively well-developed news industry, the major national daily newspapers are all foreign-owned.

Because of poor communications links that continue to make it difficult to communicate with different parts of the continent and the outside world, Africa's news agencies have been slow to develop. To date, 25 countries have local news organizations, not one of which maintains correspondents anywhere outside its borders. Thus, for foreign news, they must rely on the five major news agencies. Nigeria, Africa's most populous state, has no news agency of its own.

In book publishing, only two per cent of the world's titles come from Africa, and there are only 27 titles to be shared by one million people.

All of this constitutes the equivalent of a news vacuum, and the major wire services are filling it. The Western agencies may not choose to place correspondents everywhere in the Third World — in fact only eleven per cent of their reporters work in Latin America and four per cent in Africa, according to Anthony Smith in the *Geopolitics of Information*. Even so, their resources are superior to those of the African news

media.

Thus it is not uncommon for one African country to get news of its neighbors via Europe. In fact, last week citizens of Senegal first learned of President Senghor's retirement in a newspaper account distributed by the French press.

Even if the news is carried by Western agencies, the presentation and content is often geared to the desires of editors seeking sensational stories on coups and famine. Ideology is also frequently a bone of contention: African sensibilities were repeatedly offended, for example, when the wire services regularly referred to Zimbabwean guerrillas as 'terrorists' and consistently gave more coverage to the deaths of Zimbabwe's whites (in 'massacres') than to the deaths of blacks (in 'cross-border raids').

While the Third world did win some important victories at the Belgrade meeting, the controversial issues involved in creating the 'New Information Order' were put off for further study as a result of Western objections.

Among the major actions adopted by the delegates was the establishment of an International Program for the Development of Communications (IPDC). In its first stage the IPDC will seek to resolve the most pressing needs of the

developing countries in the area of communications infrastructure and technical expertise.

Originally formulated and proposed by the United States, the IPDC will only receive voluntary contributions from the

developed countries and their transnational news companies, leaving financing up to the UNESCO general fund.

Western participants are hopeful that the steam will be let out of the political demands of the

poorer nations if the IPDC is successful in providing basic technology and training for the establishment of the Third World news agencies. Many members of UNESCO, however, are doubting whether they can

depend upon the goodwill of the West for their future development.

Underlying many of the debates at the conference were the findings and recommendations of a UNESCO-appointed commission headed by Sean

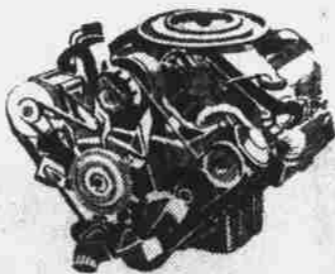
MacBride, a former Irish foreign minister. MacBride was co-founder of Amnesty International and the only person to receive both the Nobel and Lenin peace prizes.

The MacBride commission prepared a 312-page

report entitled, "Many Voices, One World," which sets out controversial steps to be taken in the establishment of a new information order and is sure to play an important role in the further debates through the 1980s.

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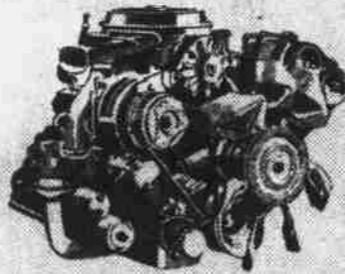


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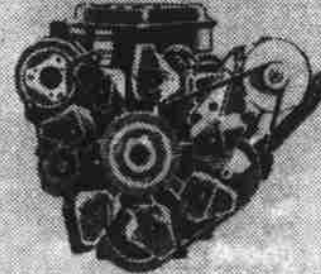


Available V6 engine. (With overdrive for Fleetwood Broughams and DeVilles.)

All 1981 Cadillac Fleetwood Broughams and DeVille models are available with a 4.1 liter V6 engine combined with a newly designed four-speed automatic transmission that incorporates over drive.

Both the front-wheel-drive Eldorado and Seville are available with a V6 engine that utilizes a three-speed automatic transmission.

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A significant advancement for 1981 is an extension of the recommended mileage for an oil change from 3,000- to 5,000-mile intervals. See owner's manual for conditions requiring more frequent intervals.

Cadillacs are equipped with GM-built engines produced by various divisions. See your Cadillac dealer for details. And to buy or lease (or test-drive) the Fleetwood Brougham, DeVille, Eldorado or Seville of your choice...with the power system of your choice.

Select Toy That Offers Range Of Experiences

Trying to select the right toy for a child? You may be ahead of the game if you choose toys that could give that child a whole range of play experiences, says Dr. Frances Wagner, extension human development specialist, North Carolina State University.

For example, toys of the active, physical type include any plaything from skis to bicycles that require physical exertion and aid muscular development. Any kind of ball falls in this classification.

For toddlers, there are push-and-pull and wheel toys, and at any age, sports and gym equipment.

Creative, constructive, manipulative or scientific toys embrace a broad range, beginning with an infant's first set of blocks and extending to the most modern microscopes and complex electronic assembly sets.

A coloring book is as creative toy to a toddler as advanced drawing or painting supplies are to his older brother and sister. Both share the qualities and characteristics

of this group of toys — they enable a child to develop and express his own ideas, encourage the use of initiative and stimulate observation.

Play that's imitative, imaginative and dramatic is great fun for children and has a highly desirable effect on their growth. Tools for this kind of play include stuffed animals, dolls and dress-up costumes, toy soldiers, trucks and miniature tools.

Shared or social play helps children learn to get along with each other, and ultimately, in the world.

In such joint activities they begin to understand fair play and to get a sense of the exciting challenge of healthy competition. Game and sports equipment fit this description as do intriguing board games such as checkers and chess or quiz and word games.

Any toy that is durable and provides one or more kinds of play is probably a good toy — one a child will enjoy and learn from, the specialist concludes.



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